

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Jul/24	Ago/24	Set/24	Out/24	Nov/24	Dez/24	Jan/25	Fev/25	Mar/25	Abr/25	Mai/25	Jun/25	Jul/25
SELIC (Taxa básica)	0,90%	0,86%	0,83%	0,92%	0,79%	0,93%	1,01%	0,98%	0,96%	1,05%	1.13%	1,09%	1,27%
JUROS DO COMERCIO	5,14%	5,14%	5,13%	5,17%	5,17%	5,20%	5,24%	5,26%	5,30%	5,36%	5,38%	5,42%	5,45%
CARTÃO DE CRÉDITO	14,48%	14,58%	14,58%	14,64%	14,76%	14,86%	14,98%	15,06%	15,12%	15,17%	15,23%	15,28%	15,32%
CHEQUE ESPECIAL	7,68%	7,68%	7,74%	7,76%	7,76%	7,82%	7,84%	7,89%	7,92%	7,96%	7,98%	8,00%	8,02%
CDC-BANCOS	1,88%	1,85%	1,85%	1,87%	1,92%	1,96%	1,99%	2,02%	2,06%	2,08%	2,10%	2,12%	2,14%
EMPRESTIMO PESSOAL BANCOS	3,75%	3,71%	3,70%	3,72%	3,74%	3,78%	3,80%	3,86%	3,92%	3,97%	4,00%	4,02%	4,05%
EMPRESTIMO PESSOAL FINANCEIRA	6,88%	6,88%	6,86%	6,90%	6,93%	6,99%	7,02%	7,04%	7,10%	7,16%	7,20%	7,22%	7,26%

TAXA MÉDIA	6,64%	6,64%	6,64%	6,68%	6,71%	6,77%	6,81%	6,86%	6,90%	6,95%	6,98%	7,01%	7,04%
MEDIA ANO	116,29%	116,29%	116,29%	117,27%	118,00%	119,48%	120,47%	121,71%	122,71%	123,96%	124,71%	125,47%	126,23%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2025 (3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)		Taxa básica x Juros cobrados (5)
				Variação percentual		Pontos percentuais
Selic (taxa básica)	1,07%	7,74%	13,16%			
				Taxa Selic – 15,00% ao ano		
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,34%	43,97%	85,18%	89,04%	493,60%	74,04
CARTÃO DE CRÉDITO	15,16%	168,68%	433,61%	453,17%	2.921,13%	438,17
CHEQUE ESPECIAL	7,94%	70,76%	170,05%	152,38%	915,87%	137,38
CDC BANCOS	2,07%	15,45%	25,62%	28,93%	92,87%	13,93
EMPRÉSTIMO PESSOAL BANCOS	3,95%	31,12%	57,53%	61,03%	306,87%	46,03
EMPRÉS. PESSOAL FINANCEIRAS	7,14%	62,08%	126,49%	131,87%	779,13%	116,87
MÉDIA GERAL	6,94%	59,92%	121,10%	126,23%	741,53%	111,23

(1)- Média mensal de 2025 (2) – agosto/24 a julho/2025 (3) – janeiro/2025 a dezembro/2025 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic